

United States Bankruptcy Court
Southern District of Mississippi

In re:
Dorothy Elaine Jenkins
Debtor

Case No. 25-00638-JAW
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-3
Date Rcvd: Jun 10, 2025

User: mssbad
Form ID: 318

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Dorothy Elaine Jenkins, 1110 Old Whitfield Road, Pearl, MS 39208-9691 |
| aty | + Eileen N. Shaffer, Esq., Post Office Box 1177, Jackson, MS 39215-1177 |
| acc | + Harper, Rains, Knight & Company, P.A., 1052 Highland Colony Parkway, Suite 100, Ridgeland, MS 39157-8764 |
| sp | + Mark E. Berns, Esq., Onder Law, 110 E. Lockwood Avenue, St. Louis, MO 63119-3058 |
| 5483654 | + Crystal Larkins, 114 Lake Trail Dr, Pearl, MS 39208-6749 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| cr | EDI: AGFINANCE.COM | Jun 10 2025 23:25:00 | OneMain, P.O. Box 3251, Evansville, IN 47731-3251 |
| 5483650 | + Email/Text: bk@avant.com | Jun 10 2025 19:27:00 | Avant/WebBank, 222 North Lasalle St, Suite 1600, Chicago, IL 60601-1112 |
| 5483651 | + EDI: CAPITALONE.COM | Jun 10 2025 23:25:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 5514535 | + EDI: AIS.COM | Jun 10 2025 23:25:00 | Capital One, N.A. by AIS InfoSource LP as, agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 5483652 | + EDI: CITICORP | Jun 10 2025 23:25:00 | Citibank, Po Box 790040, St Louis, MO 63179-0040 |
| 5483653 | + Email/Text: bankruptcy@connexuscu.org | Jun 10 2025 19:27:00 | Connexus Credit Union, Attn: Bankruptcy, Po Box 8026, Wausau, WI 54402-8026 |
| 5483655 | + EDI: PHINGENESIS | Jun 10 2025 23:25:00 | Genesis FS Card, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401 |
| 5483657 | + Email/Text: ebone.woods@usdoj.gov | Jun 10 2025 19:26:00 | Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025 |
| 5483656 | EDI: IRS.COM | Jun 10 2025 23:25:00 | Internal Revenue Servi, Centralized Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346 |
| 5483658 | + EDI: CAPITALONE.COM | Jun 10 2025 23:25:00 | Kohl's, Po Box 3043, Milwaukee, WI 53201-3043 |
| 5483660 | + Email/Text: bknotification@loandepot.com | Jun 10 2025 19:27:00 | LoanDepot, Attn: Bankruptcy, 26642 Towne Center, Foothill Ranch, CA 92610-2808 |
| 5483661 | + Email/Text: bankruptcy@magfedcu.org | Jun 10 2025 19:27:00 | Magnolia Federal Credit Union, 240 Briarwood Drive, Jackson, MS 39206-3027 |
| 5483662 | + Email/Text: Mercury@ebn.phinsolutions.com | Jun 10 2025 19:26:00 | Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064 |

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| | | | |
|---------|---|----------------------|--|
| 5485977 | + Email/Text: BKNC@rlselaw.com | Jun 10 2025 19:26:00 | Natalie Kareda Brown, Esq., Rubin Lublin, LLC, For loanDepot.com, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071-1570 |
| 5483663 | + EDI: AGFINANCE.COM | Jun 10 2025 23:25:00 | OneMain Financial, Attn: Bankruptcy, Po Box 142, Evansville, IN 47701-0142 |
| 5511200 | EDI: Q3G.COM | Jun 10 2025 23:25:00 | Quantum3 Group LLC as agent for, Aqua Finance Inc, PO Box 788, Kirkland, WA 98083-0788 |
| 5507516 | EDI: Q3G.COM | Jun 10 2025 23:25:00 | Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788 |
| 5483665 | Email/Text: bankruptcy@self.inc | Jun 10 2025 19:26:00 | Self Financial Inc., Attn: Bankruptcy, 515 Congress Ave #2200, Austin, TX 78701 |
| 5483664 | + Email/Text: enotifications@santanderconsumerusa.com | Jun 10 2025 19:26:00 | Santander Consumer, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244 |
| 5483666 | + Email/Text: bankruptcy@self.inc | Jun 10 2025 19:26:00 | Self Financial, Inc., Attn: Bankruptcy, 515 Congress Ave, Ste 1550, Austin, TX 78701-3539 |
| 5483669 | + EDI: SYNC | Jun 10 2025 23:25:00 | Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064 |
| 5483667 | + EDI: SYNC | Jun 10 2025 23:25:00 | Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 5483668 | + EDI: SYNC | Jun 10 2025 23:25:00 | Synchrony Bank, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064 |
| 5483670 | Email/Text: bknotice@upgrade.com | Jun 10 2025 19:26:00 | Upgrade, Inc., Attn: Bankruptcy, 275 Battery St 23rd Fl, San Francisco, CA 94111 |
| 5483671 | ^ MEBN | Jun 10 2025 19:23:09 | US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001 |

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | LOANDEPOT.COM, LLC |
| 5483659 | ##+ | Leisure Time Resorts, Attn: Bankruptcy, Po Box 26, Gautier, MS 39553-0026 |

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2025

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2025 at the address(es) listed below:

| Name | Email Address |
|-------------------------|--|
| Eileen N. Shaffer | on behalf of Trustee Stephen Smith eshaffer@eshaffer-law.com |
| Natalie Kareda Brown | on behalf of Creditor LOANDEPOT.COM LLC nbrown@rlselaw.com, lcaplan@rlselaw.com;akhosla@rlselaw.com;ruluecf@gmail.com;BKRL@ecf.courtdrive.com |
| Stephen Smith | trustee@hrkcpa.com MS02@ecfbis.com |
| Thomas Carl Rollins, Jr | on behalf of Debtor Dorothy Elaine Jenkins trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubilee bk.net;calvillojr81745@notify.bestcase.com |
| United States Trustee | USTPRegion05.JA.ECF@usdoj.gov |

TOTAL: 5

Information to identify the case:Debtor 1 **Dorothy Elaine Jenkins**Social Security number or ITIN **xxx-xx-3395**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court for the **Southern District of Mississippi**Case number: **25-00638-JAW****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:**Dorothy Elaine Jenkins**Dated: 6/10/25**By the court:** /s/Jamie A. Wilson
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.